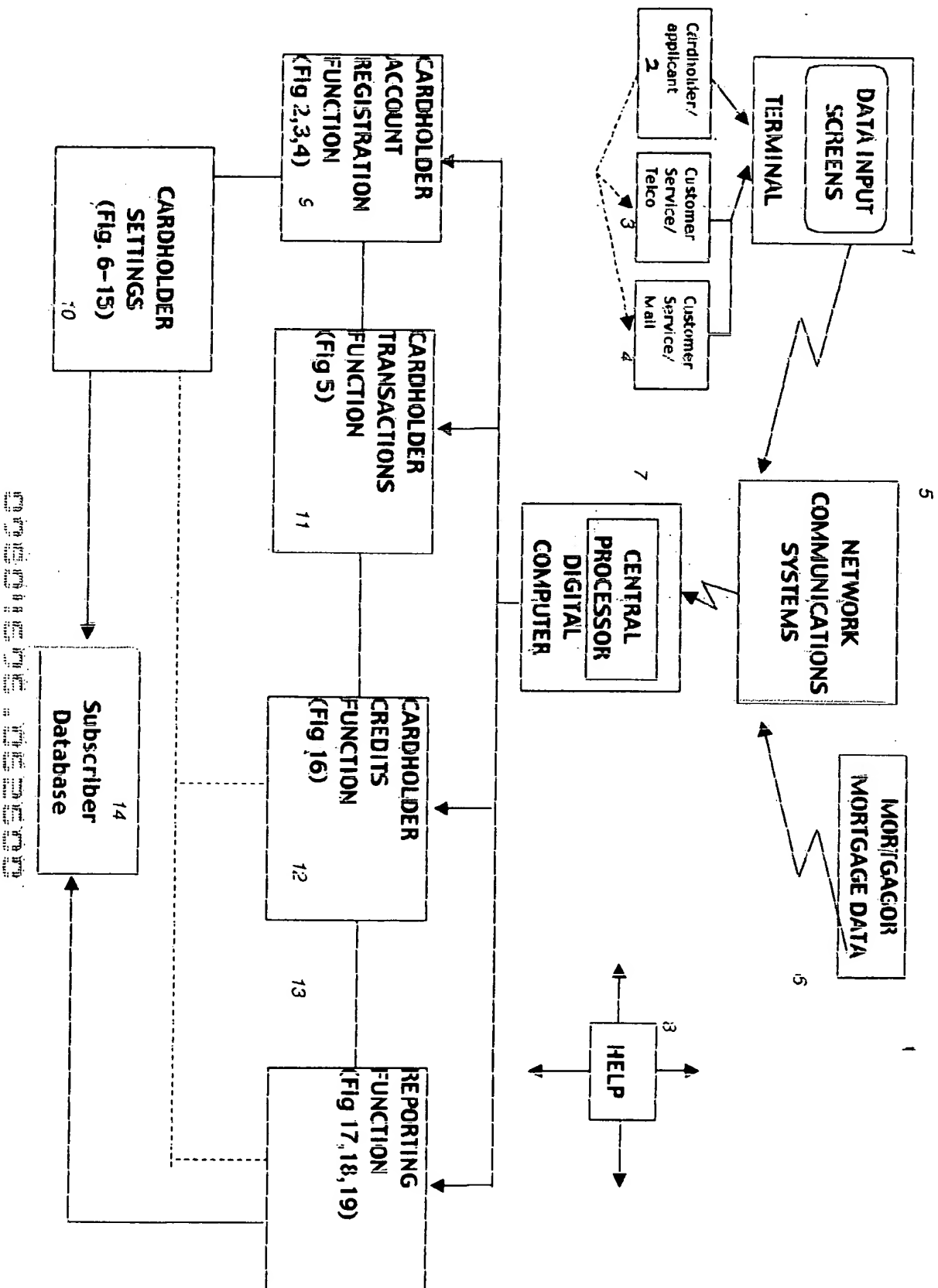


A method for card activity-based mortgage crediting (Fig. 1)



Applicant Communicates Via:

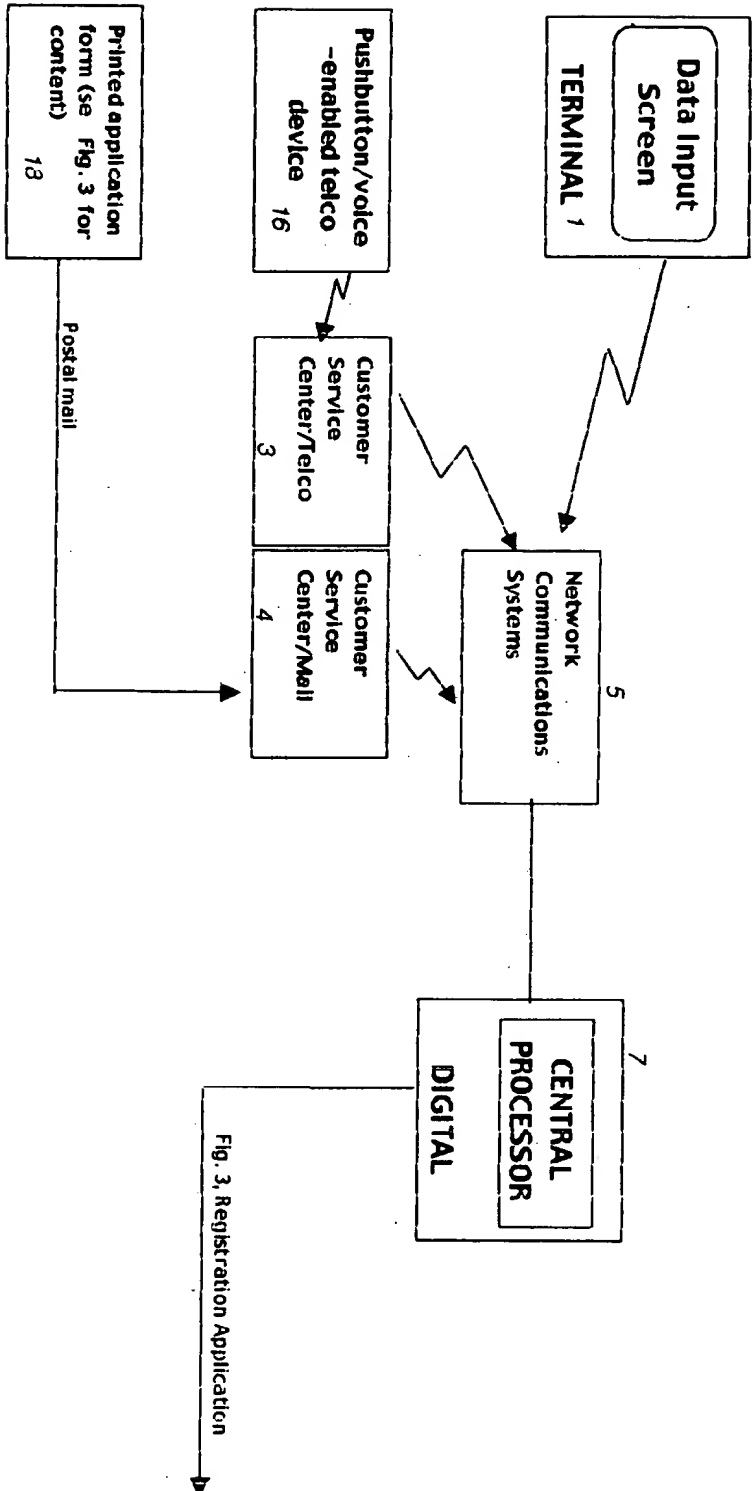
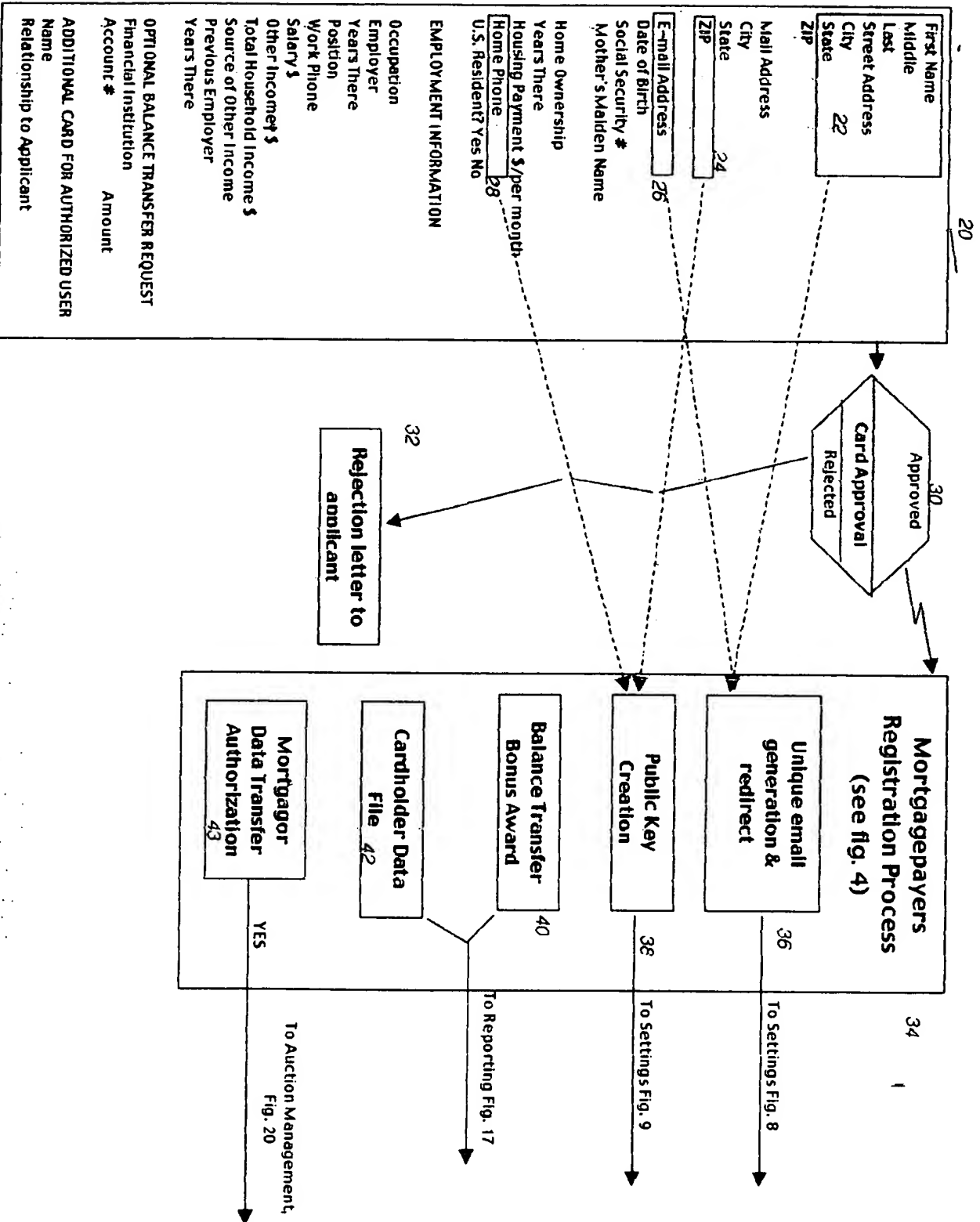
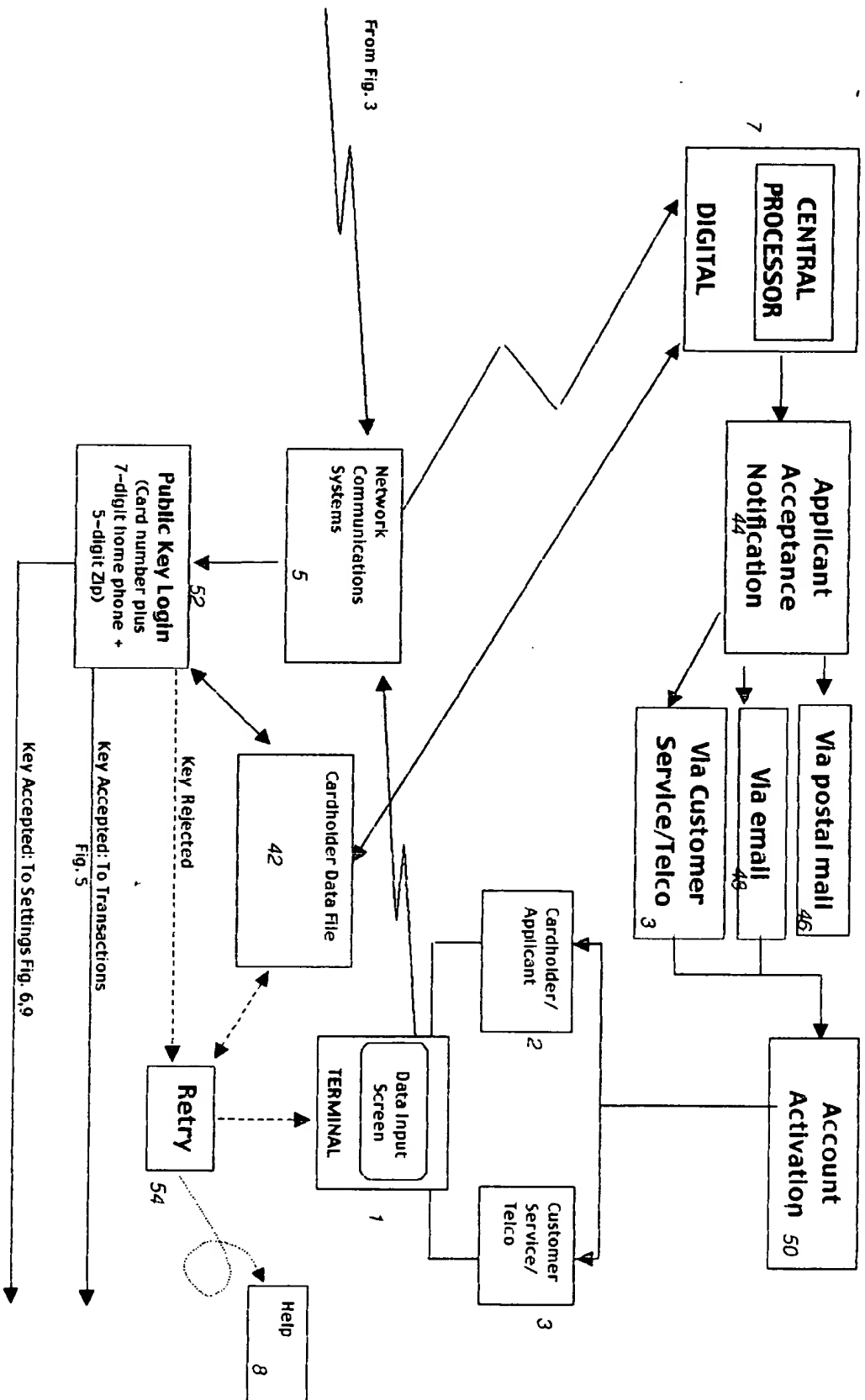


Fig. 3. Registration Application

CARDHOLDER ACCOUNT REGISTRATION: Credit Card Provisioner Registration Process (Fig. 3)

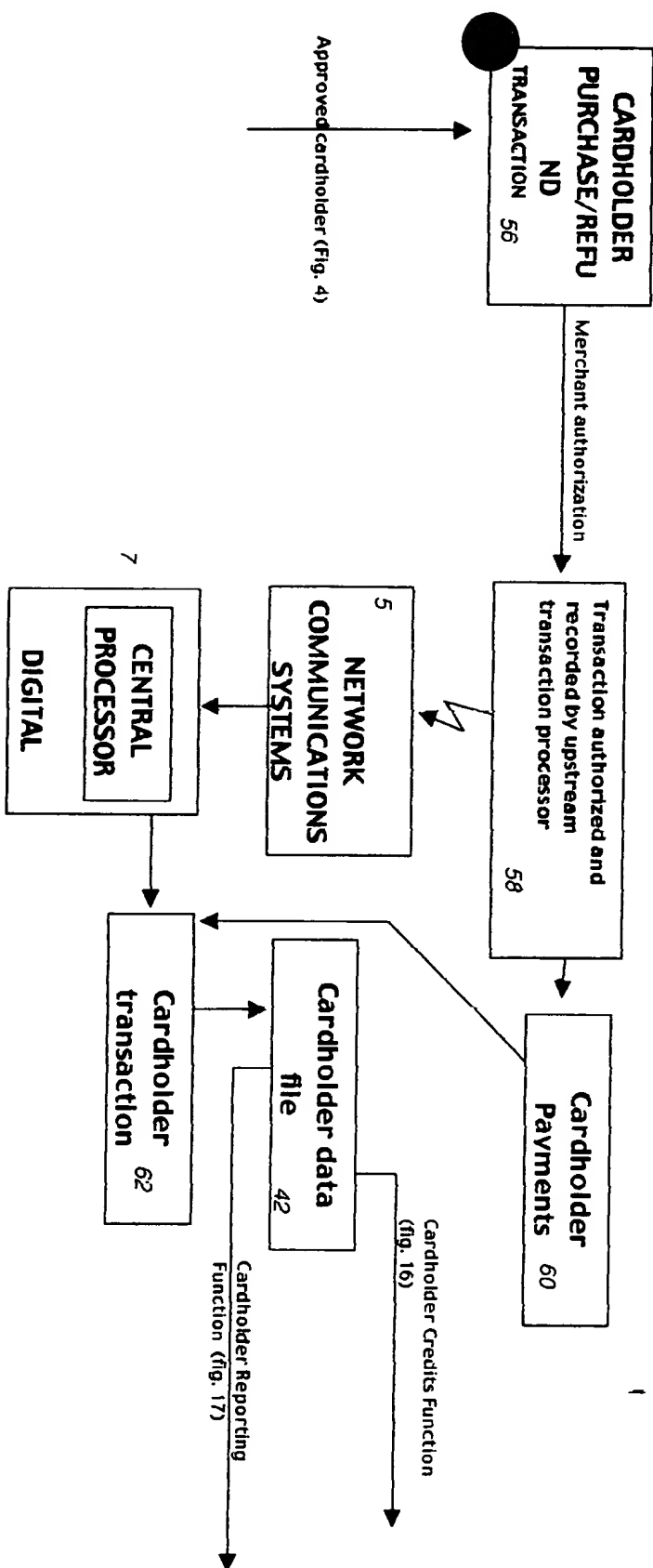


CARDHOLDER ACCOUNT REGISTRATION (Fig. 4: Mortgagepayers Registration Process)



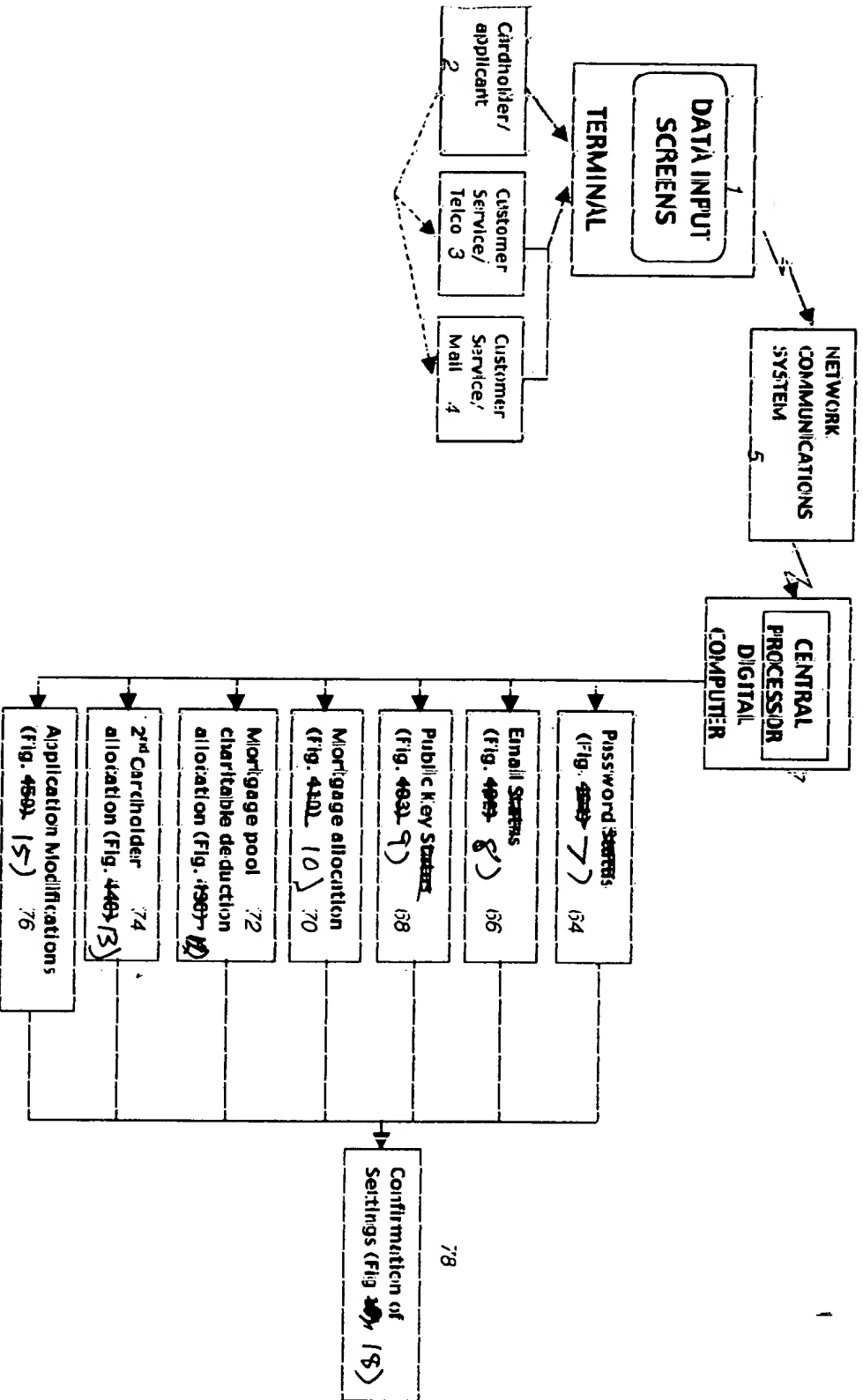
CARDHOLDER ACCOUNT REGISTRATION (Fig. 4: Mortgagepayers Registration Process)

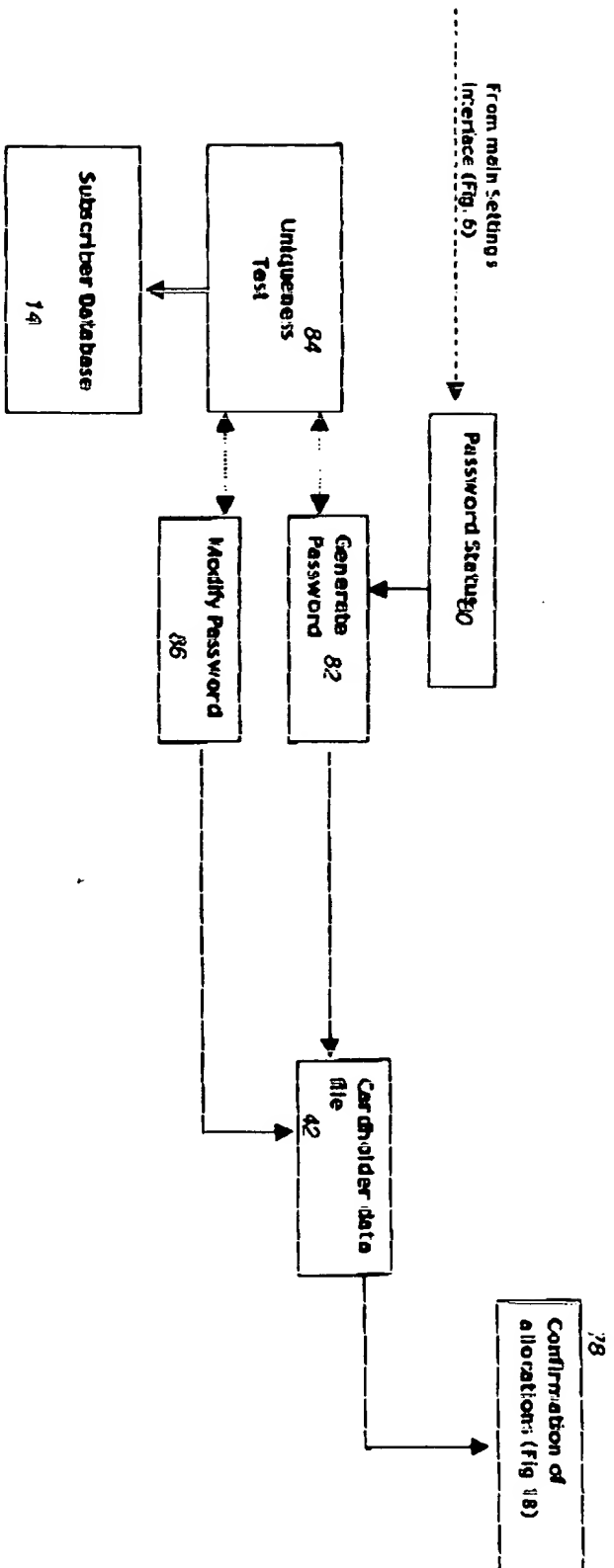
CARDHOLDER TRANSACTIONS FUNCTION (Fig. 5)



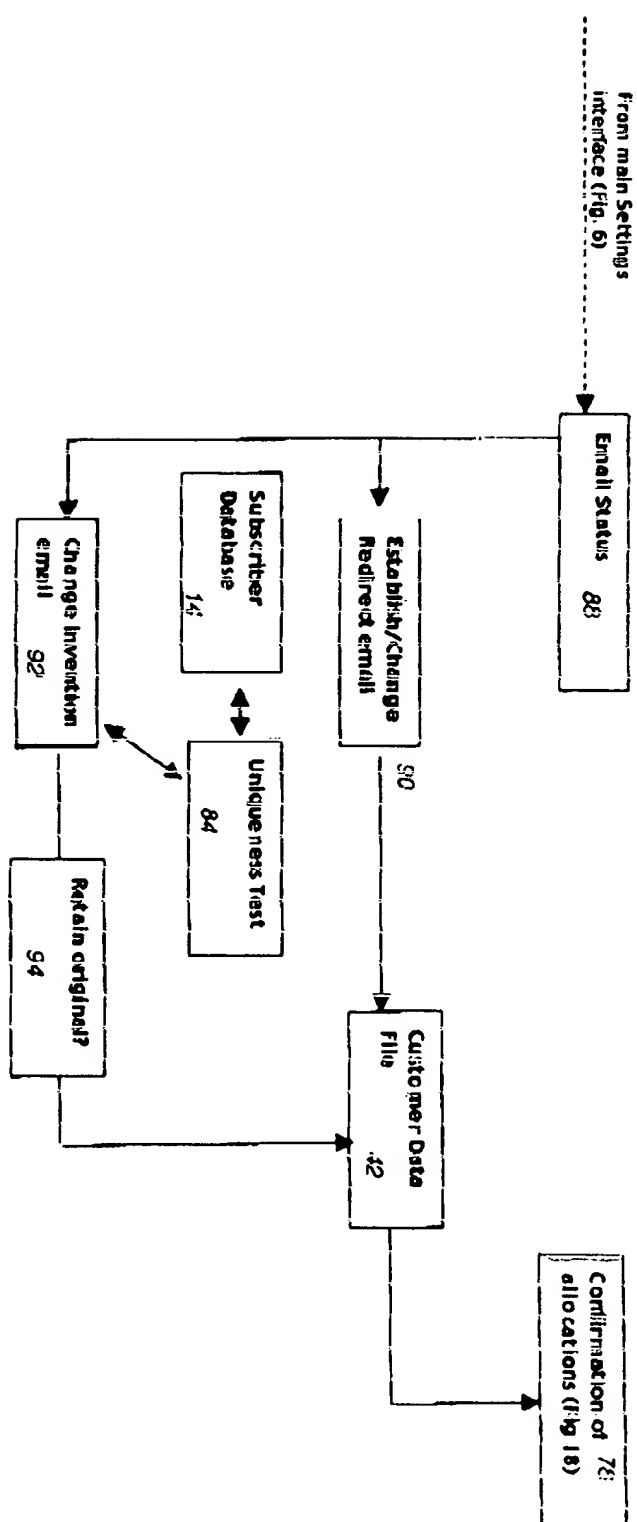
Approved cardholder (Fig. 4)

Settings Function (Fig. 6)

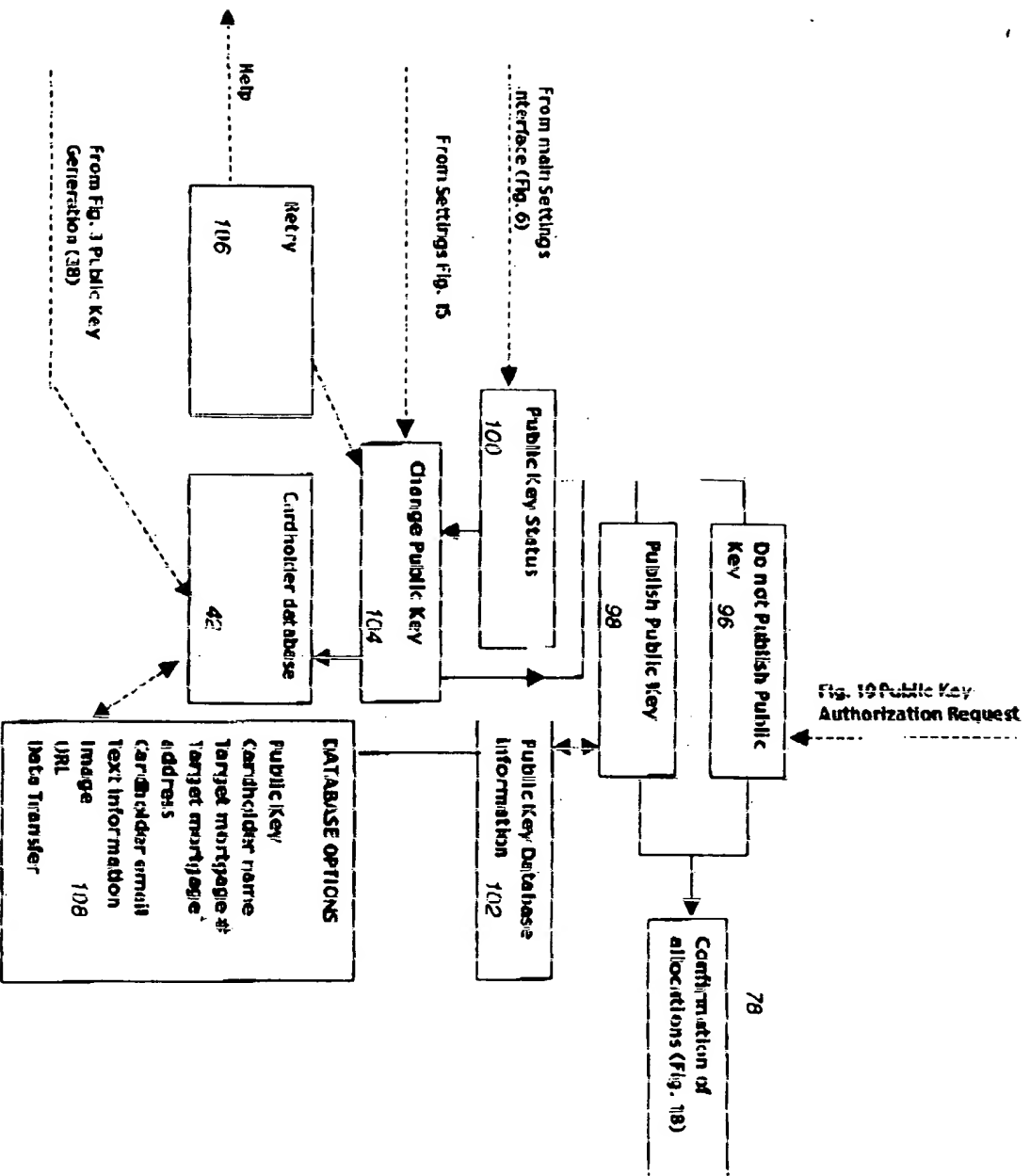


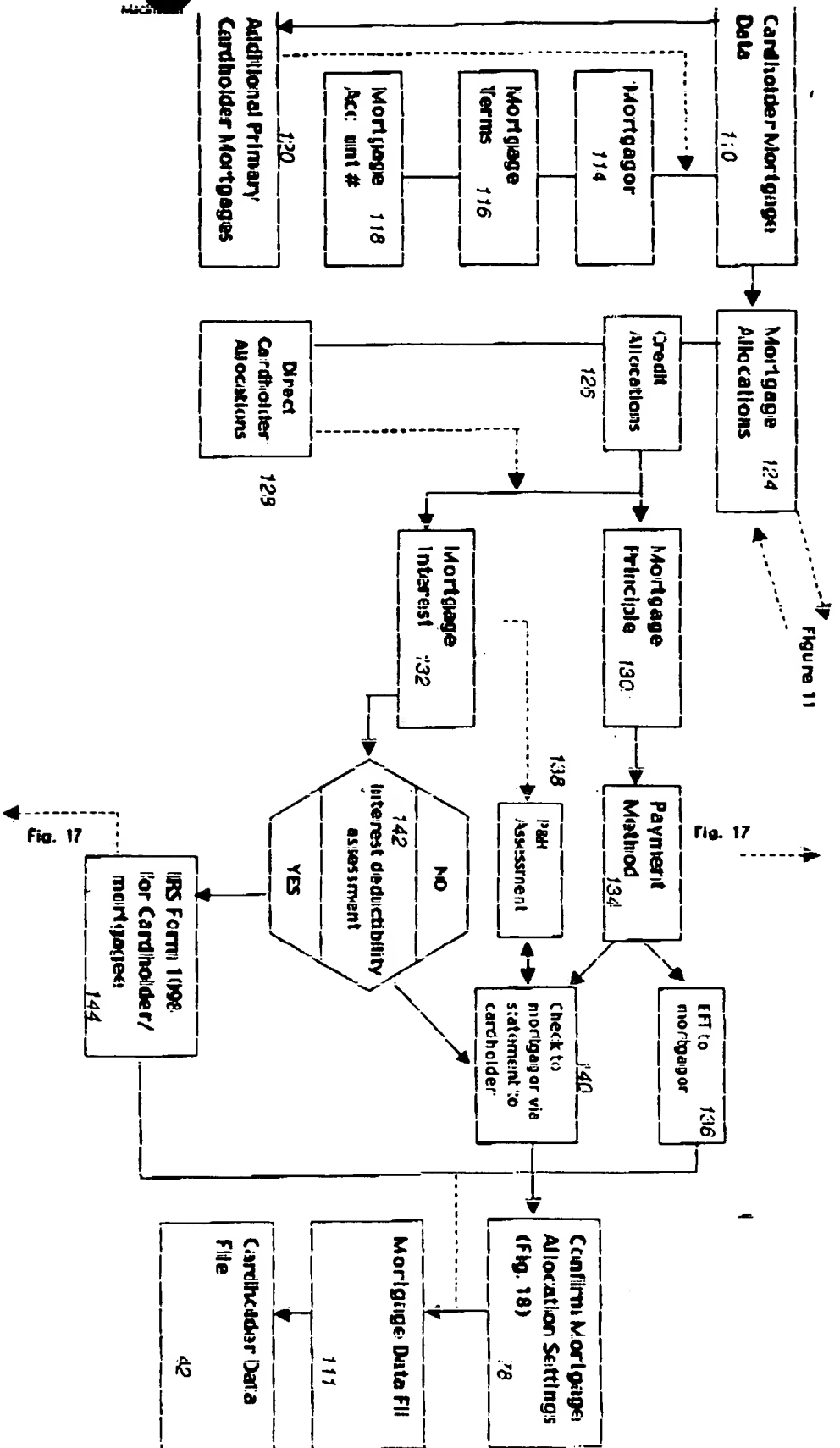
[illegible]

Settings Function: Email (Fig. 8)

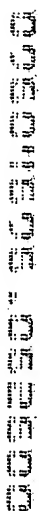


Settings Function: Public Key Status (Fig. 9)

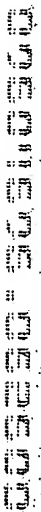




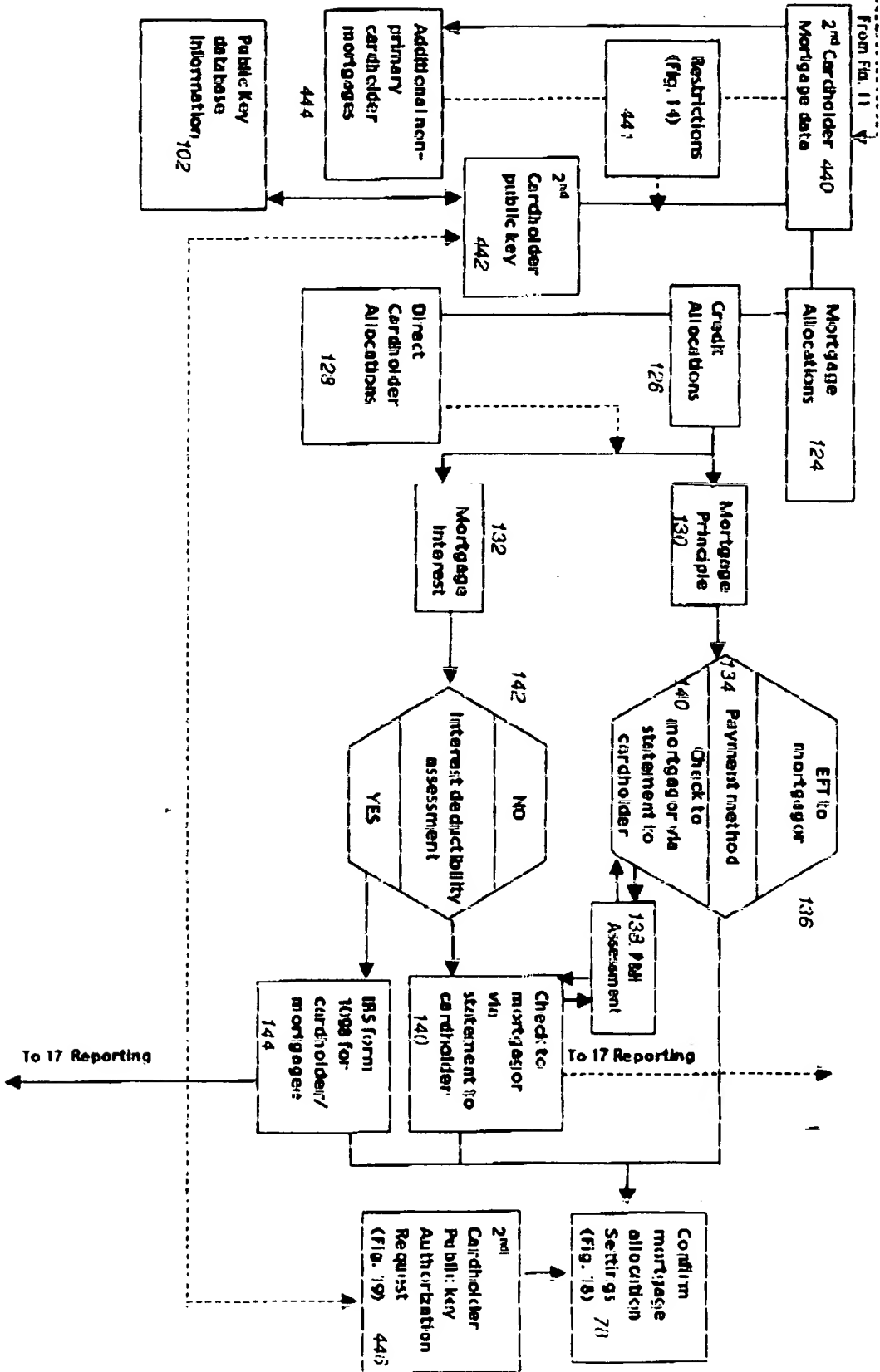
From Fig. 10 Wres. 124



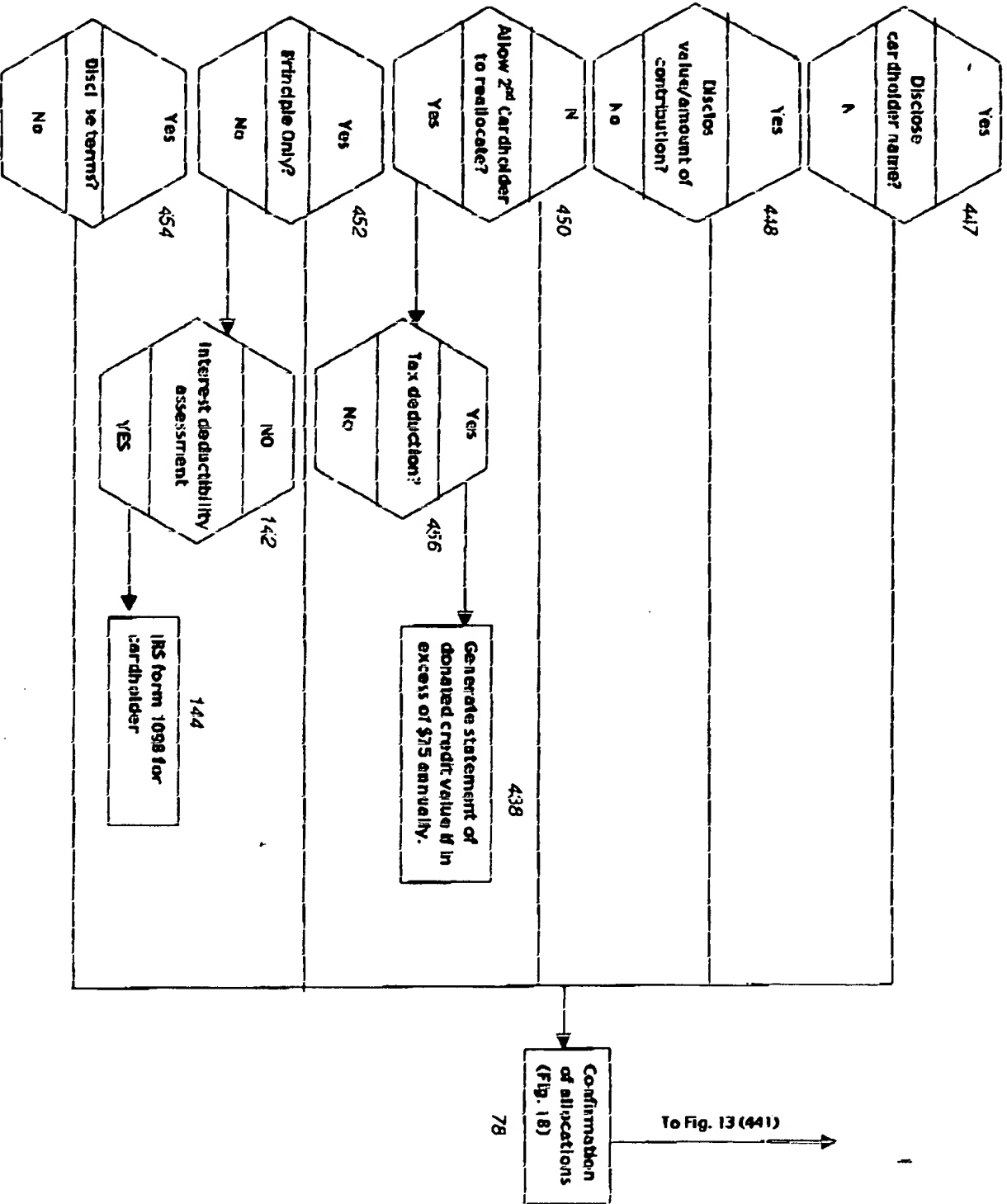
From Fig. 11, ($\bar{Z}\bar{U}\bar{U}$)



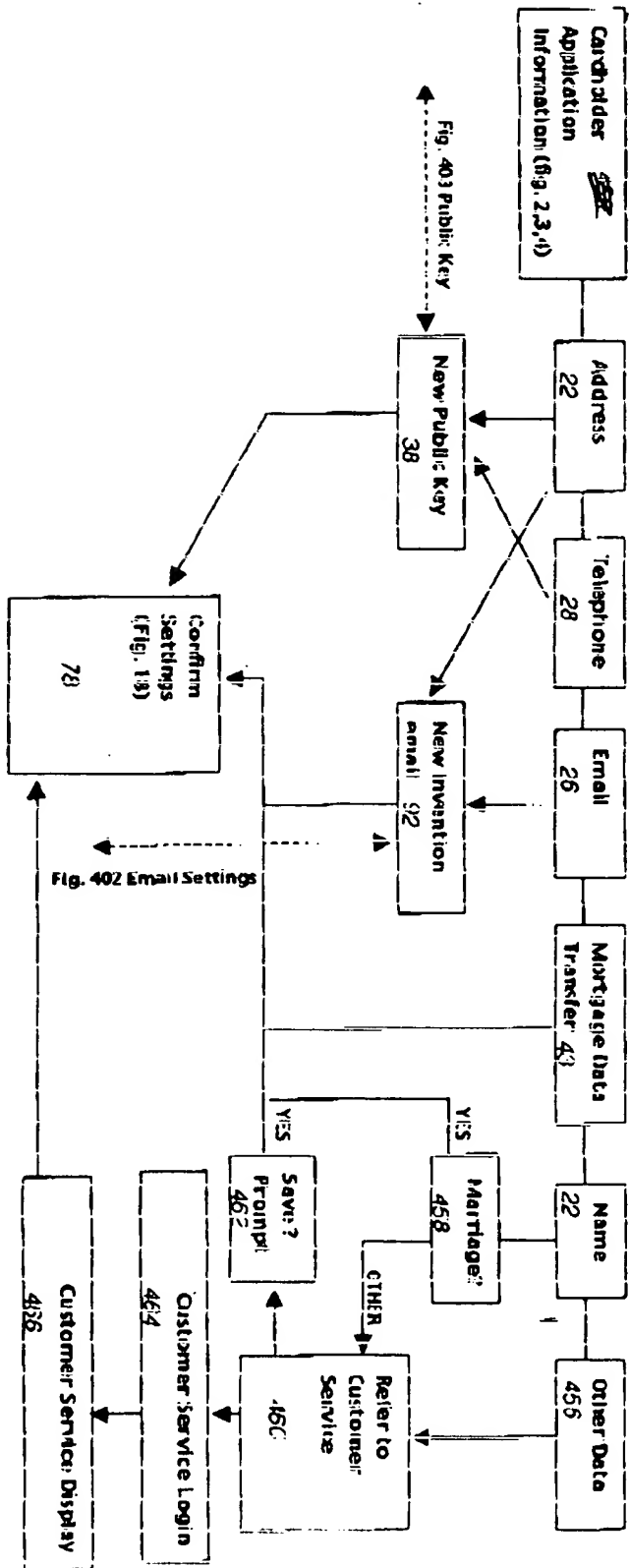
2nd Cardholder Mortgage Allocation (Fig. 13)

[illegible]

2nd Cardholder Mortgage Allocation: Restrictions (Fig. 14)



Cardholder Application Modification (Fig. 15)



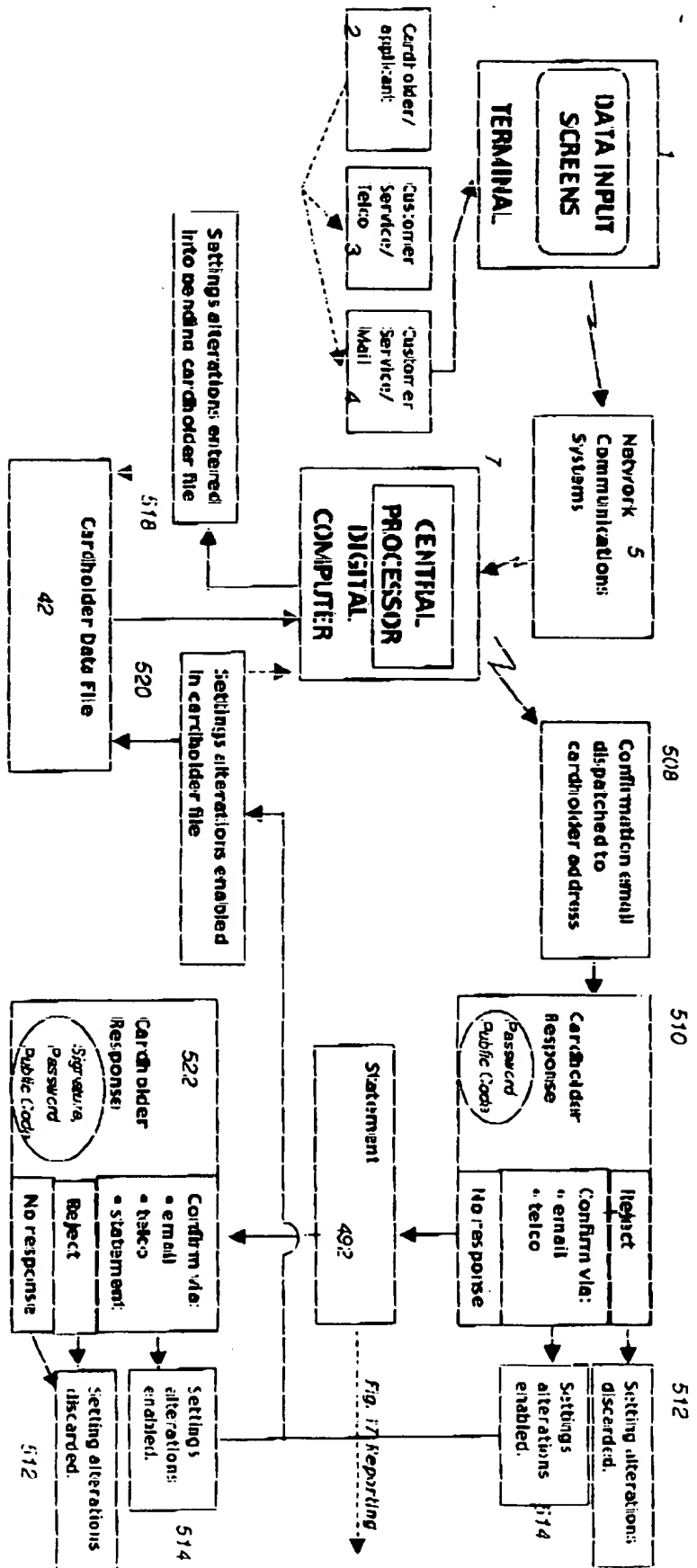
```

graph TD
    A[Read Transaction Data  
(Fig. 5)] --> B[Credit Calculation  
458]
    B --> C[Monthly/Demand  
Payment review  
472]
    C --> D{PAYMENT  
TERMS  
Satisfied  
Not Satisfied}
    D -- Satisfied --> E[Pay Allocated Credits  
476]
    D -- Not Satisfied --> F[Withheld Credits  
474]
    F --> G[Credit Interest  
Calculation  
476]
    G --> H[Unapplied Credits  
156]
    F --> I[To Reporting  
Function (Fig. 17)]
    C --> I
    I --> J[Reporting  
Function  
(Fig. 17)  
478]
    J --> K[Non-  
cardholder  
mortgage  
pool  
202]
    J --> L[Cardholder  
primary  
mortgage  
110]
    J --> M[2nd  
cardholder  
mortgage  
440]
    J --> N[Additional  
Cardholder  
mortgages  
120]
    K --> E
    L --> E
    M --> E
    N --> E
    E --> O[Settings Fig. 6  
Firewall 480  
Transactions Fig. 5]
    O --> P[CENTRAL  
PROCESSOR  
DIGITAL COMPUTER]
    P --> A
  
```

The flowchart illustrates the credit calculation process. It begins with 'Read Transaction Data (Fig. 5)' leading to 'Credit Calculation 458'. This leads to 'Monthly/Demand Payment review 472', which then leads to a decision diamond 'PAYMENT TERMS Satisfied / Not Satisfied'. If 'Satisfied', it leads to 'Pay Allocated Credits 476'. If 'Not Satisfied', it leads to 'Withheld Credits 474'. From 'Withheld Credits 474', it branches to 'Credit Interest Calculation 476' (which leads to 'Unapplied Credits 156') and 'To Reporting Function (Fig. 17)'. The 'Monthly/Demand Payment review 472' also leads to 'To Reporting Function (Fig. 17)'. The 'Reporting Function (Fig. 17) 478' leads to a list of mortgage types: 'Non-cardholder mortgage pool 202', 'Cardholder primary mortgage 110', '2nd cardholder mortgage 440', and 'Additional Cardholder mortgages 120'. These mortgage types lead to 'Pay Allocated Credits 476'. Finally, 'Pay Allocated Credits 476' leads to 'Settings Fig. 6 Firewall 480 Transactions Fig. 5', which leads to the 'CENTRAL PROCESSOR DIGITAL COMPUTER'. The computer then feeds back into 'Read Transaction Data (Fig. 5)'.

[illegible]

Cardholder Settings Alteration Confirmation Procedure (Fig. 18)



```

graph LR
    A[Cardholder Public Key Request  
524] -- Unpublished Key --> B[Public Key Disclosure Requirement  
526]
  
```

